

## **REMARKS**

Applicants reply to the Office Action mailed on May 2, 2006. Claims 1-21 were pending and the Examiner rejects claims 1-21. In reply, Applicants amend claims 1, 3, 13, 16, 19, and 20, cancel claim 21 without prejudice to filing one or more claims having similar subject matter, and address the Examiner's remarks. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

Applicants respectfully assert that the subject matter of the various claims was commonly owned at the time the inventions covered therein were made and therefore, Applicants have complied with 37 C.F.R. § 1.56.

## **35 U.S.C. § 112 REJECTIONS**

Claim 21 stands rejected as not being enabled by the specification regarding the limitation that the different accounts are associated with different users. Applicants cancel claim 21 without prejudice to filing one or more claims with similar subject matter.

Claims 1-21 stand rejected as being indefinite regarding the limitation "a preset transaction limitation independent of any limitation associated with said account." The Examiner correctly interprets this limitation as providing levels of security for certain purchases, other than the maximum limit placed on the financial account itself. Nonetheless, Applicants have removed this limitation from claim 1 without prejudice to filing one or more claims with similar subject matter.

Regarding claim 19, Applicants have amended to clarify that "a requested transaction would violate an established rule for said transponder."

Accordingly, Applicants request that the rejections of claims 1-21 under 35 U.S.C. § 112 be withdrawn.

## **35 U.S.C. § 103 (a) REJECTIONS**

Claims 1-13, 15, 17-19 and 20-21 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Black, U.S. Pub. No. 2005/0122209 ("Black") in view of Baer, U.S. Pub. No. 2005/0232471 ("Baer"). Claims 14 and 19 stand rejected as unpatentable over Black/Baer in view of de Sylva, U.S. Pub. No. 2005/0098621 ("de Sylva"). Claim 14 stands rejected as

unpatentable over Black/Baer in view of Moebs U.S. Pub. No. 2005/0065872 (“Moebs”). Claim 16 stands rejected as unpatentable over Black/Baer in view of de Goodman, U.S. Pub. No. 2002/0043566 (“Goodman”). Applicants respectfully traverse these rejections.

Applicants’ amendment to independent claim 1 renders these rejections moot. Black discloses various combined biometric authorizations for transactions, e.g., signature and fingerprint verification. Baer discloses a biometric data card for storing and performing comparison of biometric samples to authenticate a user. Thus, while Black and Baer disclose various biometric technologies useful in transactions, neither Black, Baer, nor any combination thereof, disclose or suggest at least “an integrated circuit device disposed within said smartcard and configured to communicate with said reader, said integrated circuit device comprising a common application and a second application, said second application being configured to store travel-related information associated with a cardholder; said second application comprising a common file structure and a partner file structure, wherein said partner file structure provides write access to a field within said partner file structure for a first partnering organization and denies write access to said field for a second partnering organization, and said common file structure provides write access for said first partnering organization and said second partnering organization to file in said common file structure,” as recited in amended claim 1.

Accordingly, Applicants assert that claim 1 is patentable over the cited references. Similarly, claims 2-21 variously depend from claim 1 and contain all of the elements thereof. Therefore, Applicants respectfully submit that claims 2-21 are differentiated from the cited reference at least for the same reasons as set forth above, in addition to their own respective features. Accordingly, Applicants respectfully request withdrawal of the rejection of claims 1-21.

**CONCLUSION**

Applicants respectfully submit that the pending claims (20 total, 1 independent) are in condition for allowance. No new matter is added in this Reply. Reconsideration of the application is thus requested. **The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 19-2814.** Applicants invite the Examiner to telephone the undersigned if the Examiner has any questions regarding this Reply or the application in general.

Respectfully submitted,

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